



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Rex V. Fernandez,

Debtor.

Order Filed on July 10, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 25-11697-JKS

Chapter: 13

Hearing Date: July 10, 2025

Judge: John K. Sherwood

Recommended Local Form:

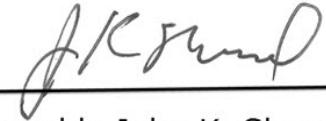
Followed

Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY and CO-DEBTOR STAY

The relief set forth on the following page, is hereby ORDERED.

DATED: July 10, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Rex V. Fernandez

Case No.: 25-11697-JKS

Caption of Order: **Order Vacating Stay and Co-Debtor Stay**

Upon the motion of SELECT PORTFOLIO SERVICING, INC., AS SERVICER FOR U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE ACQUISITION CORP. 2005-WMC1 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-WMC1, (“Secured Creditor”) under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property and co-debtor stay pursuant to 11 U.S.C. § 1301 as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

Real property more fully described as:

144 West Central Avenue, Bergenfield, NJ 07621

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

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Debtors: Rex V. Fernandez

Case No.: 25-11697-JKS

Caption of Order: **Order Vacating Stay and Co-Debtor Stay**

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extend necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

In re:
Rex V. Fernandez
Debtor

Case No. 25-11697-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 10, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

Recip ID	Recipient Name and Address
db	+ Rex V. Fernandez, 144 W. Central Avenue, Bergenfield, NJ 07621-1208

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor U.S. Bank Trust Company National Association cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Rex V. Fernandez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5